

**UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF MICHIGAN**

UNITED STATES OF AMERICA,

CIVIL ACTION NO.:

Plaintiff,

HONORABLE:

vs.

MICHAEL JOHNSON

Defendant,

COMPLAINT

TO THE HONORABLE UNITED STATES DISTRICT COURT JUDGE:

The United States of America, plaintiff, alleges that:

Jurisdiction

1. This court has jurisdiction over the subject matter of this action pursuant to Article III, Section 2, U.S. Constitution and 28 U.S.C. § 1334.

Venue

2. The defendant is a resident of Wayne County, Michigan within the jurisdiction of this Court and may be served with service of process at 3643 E. Vernor Hwy. Detroit, MI 48207-3341.

The Debt – Account No. 1998A16325

3. The debt owed to the United States of America is as follows:

A. Current Principal (<i>after application of all prior payments, credits, and offsets</i>)	\$6,947.93
B. Current Capitalized Interest Balance and Accrued Interest	\$5,945.99
C. Administrative Fee, Costs, Penalties	\$ 3.80

D. Accrued Capitalized Interest since August 28, 1997	\$7,949.76
Owed	\$20,847.48

The Debt – Account No. 1998A13489

4. The debt owed to the United States of America is as follows:

A. Current Principal (<i>after application of all prior payments, credits, and offsets</i>)	\$2,016.00
B. Current Capitalized Interest Balance and Accrued Interest	\$1,097.75
C. Administrative Fee, Costs, Penalties	\$ 87.00
D. Accrued Capitalized Interest since January 25, 1999	\$ 919.35
Owed	\$4,120.10
Total Owed (Accounts 1998A16325 and 1998A13489)	\$24,967.58

The Certificates of Indebtedness, attached as Exhibit "A", shows the total owed excluding attorney's fees and CIF charges. The principal balance and interest balance shown on the Certificate of Indebtedness is correct as the date of the Certificate of Indebtedness after application of all prior payments, credits and offsets. Prejudgment interest on Account 1998A16325 accrues at the rate of 7% per annum. Prejudgment interest on Account 1998A13489 accrues at the rate of 3% per annum.

Failure to Pay

5. Demand has been made upon the defendant for payment of the indebtedness, and the defendant has neglected and refused to pay the same.

WHEREFORE, USA prays for judgment:

E. For the sums set forth in paragraph 3 and 4 above, plus prejudgment interest through the date of judgment, all administrative costs allowed by law, and post-judgment

interest pursuant to 28 U.S.C. § 1961 and that interest on the judgment be at the legal rate until paid in full;

- F. For attorney's fees to the extent allowed by law;
- G. Filing fee of \$350.00 as premitted by 28 U.S.C. § 2412(a)(2); and,
- H. For such other relief which the Court deems proper.

Respectfully submitted,

By: /s/ Craig S. Schoenherr, Sr.
CRAIG S. SCHOENHERR, SR. (P32245)
Attorney for Plaintiff
O'Reilly Rancilio PC
12900 Hall Rd Ste 350
Sterling Heights, MI 48313
Phone: (586) 726-1000
Fax: (586) 726-1560
cschoenherr@orlaw.com

**U.S. DEPARTMENT OF EDUCATION
SAN FRANCISCO, CALIFORNIA**

CERTIFICATE OF INDEBTEDNESS

MICHAEL JOHNSON
AKA: MICHAEL A. JOHNSON
19320 GREENFIELD
APT. 813
DETROIT, MI. 48235

SSN: [REDACTED]-0003

Total debt due United States as of 08/14/97 : \$12,897.72

I certify that U.S. Department of Education records show that the debtor named above is indebted to the United States in the amount stated above, plus additional interest on the principal balance of \$ 6,947.93 from 08/14/97 at the annual rate of 7.00 percent. Interest accrues on the principal amount of this debt at a rate of \$ 1.33 per day.

The claim arose in connection with a Government insured or guaranteed loan made by a private lender and assigned to the United States.

On 12/19/77, 12/24/80, & 05/01/82, the debtor executed promissory note(s) to secure the loan(s) from MICHIGAN NATIONAL BANK, DETROIT, MI. under loan guaranty programs authorized under Title IV-B of the Higher Education Act of 1965, as amended, 20 U.S.C 1071 et seq. (34 C.F.R. Part 682). The holder demanded payment according to the terms of the note(s) and on 07/05/83 the debtor defaulted on the obligation.

Pursuant to 34 C.F.R. 682.202 and/or terms of the promissory note(s) the holder(s) capitalized interest accrued to the original lender in the amount of \$ 157.42 thereby increasing the principal balance due to \$ 6,947.93.

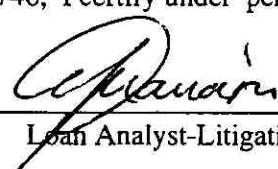
After application of the last voluntary payment of \$0.00 which was received on N/A the debtor now owes the following :

Principal:	\$ 6,947.93
Interest:	\$ 5,945.99
Administrative/ Collection Costs:	\$ 3.80
Penalties:	\$ 0.00

CERTIFICATION: Pursuant to 28 U.S.C. Section 1746, I certify under penalty of perjury that the foregoing is true and correct.

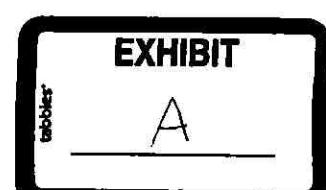
8/28/97

(Date)



Loan Analyst-Litigation Branch

RE: 66505



**U.S. DEPARTMENT OF EDUCATION
SAN FRANCISCO, CALIFORNIA**

CERTIFICATE OF INDEBTEDNESS

MICHAEL JOHNSON
AKA: MICHAEL A. JOHNSON
19320 GREENFIELD
APT. 813
DETROIT, MI. 48235

SSN: [REDACTED]-0003

Total debt due United States as of 08/14/97: \$ 3,132.98

I certify that U.S. Department of Education records show that the debtor named above is indebted to the United States in the amount stated above, plus additional interest on the principal balance of \$ 2,016.00 from 08/14/97 at the annual rate of 3.00 percent. Interest accrues on the principal amount of this debt at a rate of \$ 0.17 per day.

The claim arose in connection with a Government insured or guaranteed loan(s) made by a private lender and assigned to the United States.

On 07/31/75, 02/06/76, 04/08/76, 07/12/76, 02/25/77, & 04/07/77, the debtor executed promissory note(s) to secure the loan(s) from WAYNE STATE UNIVERSITY, DETROIT, MI.. under loan guaranty programs authorized under Title IV-E of the Higher Education Act of 1965, as amended, 20 U.S.C 1087 et seq. (34 C.F.R. Part 674). The holder demanded payment according to the terms of the note(s), and on 08/01/80 the debtor defaulted on the obligation.

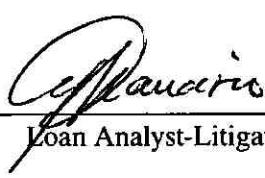
After application of the last voluntary payment of \$0.00 which was received on N/A the debtor now owes the following :

Principal:	\$ 2,016.00
Interest:	\$ 1,029.98
Administrative/ Collection Costs:	\$ 87.00
Penalties:	\$ 0.00

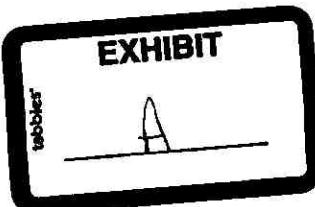
CERITFICATION: Pursuant to 28 U.S.C. Section 1746, I certify under penalty of perjury that the foregoing is true and correct.

8/28/97

(Date)


Jeff Pancaria

Loan Analyst-Litigation Branch



WAYNE STATE UNIVERSITY

Office of Scholarship and Financial Aids
222 ASB 2 • Detroit, Mich. 48202
313-577-3378

THE MAKER UNDERSTANDS AND AGREES, AND IT IS UNDERSTOOD BETWEEN THE PARTIES THAT:

I. ALL SUMS ADVANCED PURSUANT TO THIS NOTE ARE DRAWN FROM A FUND CREATED UNDER PART E OF TITLE IV OF THE HIGHER EDUCATION ACT OF 1965, AS AMENDED HERINAFTER CALLED THE ACT. SUCH TERMS OF THE NOTE AS ARE SUBJECT TO INTERPRETATION SHALL BE CONSTRUED IN THE LIGHT OF SUCH ACT AND FEDERAL REGULATIONS PERTAINING TO SUCH ACT, COPIES OF WHICH SHALL BE KEPT BY THE LENDING INSTITUTION.

II. REPAYMENT OF PRINCIPAL, TOGETHER WITH INTEREST THEREON, SHALL BE MADE OVER A PERIOD COMMENCING (EXCEPT WHEN PARAGRAPH III(3) IS APPLICABLE) 9 MONTHS AFTER THE DATE ON WHICH THE MAKER CEASES TO CARRY, AT AN INSTITUTION OF HIGHER EDUCATION, OR AT A COMPARABLE INSTITUTION OUTSIDE THE STATES APPROVED FOR THIS PURPOSE BY THE U.S. COMMISSIONER OF EDUCATION, HEREINAFTER CALLED THE COMMISSIONER, AT LEAST ONE-HALF THE NORMAL FULL-TIME ACADEMIC WORK, AND ENDING 10 YEARS AND 9 MONTHS AFTER SUCH DATE. INTEREST OF 3 PER CENTUM PER ANNUM SHALL ACCRUE FROM THE BEGINNING OF SUCH REPAYMENT PERIOD. REPAYMENT OF PRINCIPAL, TOGETHER WITH INTEREST THEREON, SHALL BE MADE IN EQUAL (OR, IF THE MAKER SO REQUESTS, IN GRADUATED INSTALLMENTS DETERMINED IN ACCORDANCE WITH SUCH SCHEDULES AS MAY BE APPROVED BY THE LENDING INSTITUTION AND THE COMMISSIONER) QUARTERLY, BIMONTHLY OR MONTHLY INSTALLMENTS (AS DETERMINED BY THE LENDING INSTITUTION) IN ACCORDANCE WITH THE SCHEDULE WHICH IS ATTACHED TO AND MADE PART OF THIS NOTE.

III. THIS NOTE IS SUBJECT ALSO TO THE FOLLOWING CONDITIONS:

(1) THE MAKER MAY AT HIS OPTION AND WITHOUT PENALTY PREPAY ALL OR ANY PART OF THE PRINCIPAL, PLUS THE ACCRUED INTEREST THEREON, AT ANY TIME.

(2) IN THE EVENT OF A FAILURE TO MEET A SCHEDULED REPAYMENT OF ANY OF THE INSTALLMENTS DUE ON THIS NOTE, THE ENTIRE UNPAID INDEBTEDNESS INCLUDING INTEREST DUE AND ACCRUED THEREON, SHALL, AT THE OPTION OF THE LENDING INSTITUTION, BECOME IMMEDIATELY DUE AND PAYABLE.

(3) INTEREST SHALL NOT ACCRUE, AND INSTALLMENTS NEED NOT BE PAID DURING ANY PERIOD (A) DURING WHICH THE MAKER IS CARRYING, AT AN INSTITUTION OF HIGHER EDUCATION OR AT A COMPARABLE INSTITUTION OUTSIDE THE STATES APPROVED FOR THIS PURPOSE BY THE COMMISSIONER, AT LEAST ONE-HALF THE NORMAL FULL-TIME ACADEMIC WORKLOAD OR (B) NOT IN EXCESS OF 3 YEARS DURING WHICH THE MAKER (I) IS ON FULL-TIME ACTIVE DUTY AS A MEMBER OF THE ARMED FORCES (ARMY, AIR FORCE, MARINE CORPS, OR COAST GUARD) OF THE UNITED STATES, (II) IS IN SERVICE AS A VOLUNTEER UNDER THE PEACE CORPS ACT, OR (III) IS IN SERVICE AS A VOLUNTEER IN THE AIR FORCE, MARINE CORPS, OR COAST GUARD OF THE UNITED STATES. ANY SUCH PERIOD IN (A) OR (B) SHALL NOT BE INCLUDED IN DETERMINING THE 10-YEAR PERIOD DURING WHICH REPAYMENT MUST BE COMPLETED AS SPECIFIED IN PARAGRAPH II.

(4) IF THE MAKER UNDERTAKES SERVICE AFTER JUNE 30, 1972, (A) AS A FULL-TIME TEACHER IN A PUBLIC OR OTHER NONPROFIT PRIVATE ELEMENTARY OR SECONDARY SCHOOL WHICH IS IN A SCHOOL DISTRICT OF A LOCAL EDUCATIONAL AGENCY WHICH IS ELIGIBLE IN SUCH YEAR FOR ASSISTANCE PURSUANT TO TITLE I OF THE ELEMENTARY AND SECONDARY EDUCATION ACT OF 1965 AND WHICH FOR THE PURPOSES OF THIS CLAUSE AND FOR THAT YEAR HAS BEEN DESIGNATED BY THE COMMISSIONER IN ACCORDANCE WITH THE PROVISIONS OF SECTION 485(A)(2) OF THE ACT AS A SCHOOL WITH A HIGH ENROLLMENT OF STUDENTS FROM LOW-INCOME FAMILIES, OR (B) AS A FULL-TIME TEACHER OF HANDICAPPED CHILDREN (INCLUDING MENTALLY RETARDED, HARD OF HEARING, DEAF, SPEECH IMPAIRED, VISUALLY HANDICAPPED, SERIOUSLY EMOTIONALLY DISTURBED OR OTHER HEALTH-IMPAIRED CHILDREN WHO BY REASON THEREOF REQUIRE SPECIAL EDUCATION) IN A PUBLIC OR OTHER NONPROFIT ELEMENTARY OR SECONDARY SCHOOL, THEN FOR EACH COMPLETE YEAR OF SUCH SERVICE THE AMOUNT OF THIS NOTE SHALL BE REDUCED AT THE RATE OF 15 PER CENTUM OF THE TOTAL PRINCIPAL AMOUNT OF THE NOTE PLUS INTEREST THEREON FOR THE FIRST AND SECOND YEAR OF SUCH SERVICE, 20 PER CENTUM OF THE TOTAL PRINCIPAL AMOUNT PLUS INTEREST THEREON FOR THE THIRD AND FOURTH YEAR OF SUCH SERVICE, AND 30 PER CENTUM OF THE TOTAL PRINCIPAL AMOUNT PLUS INTEREST THEREON FOR THE FIFTH YEAR OF SUCH SERVICE.

(5) IF, AFTER JUNE 30, 1972, THE MAKER UNDERTAKES SERVICE AS A FULL-TIME STAFF MEMBER IN A PRESCHOOL PROGRAM CARRIED ON UNDER SECTION 222(A)(1)(C) OF THE ECONOMIC OPPORTUNITY ACT OF 1964 (HEAD START) WHICH IS OPERATED FOR A PERIOD WHICH IS COMPARABLE TO A FULL SCHOOL YEAR IN THE LOCALITY, AND PROVIDED THAT THE SALARY OF SUCH STAFF MEMBER IS NOT MORE THAN THE SALARY OF A COMPARABLE EMPLOYEE OF THE LOCAL EDUCATIONAL AGENCY, THE PRINCIPAL AMOUNT OF THIS NOTE SHALL BE REDUCED AT THE RATE OF 15 PER CENTUM OF THE TOTAL PRINCIPAL AMOUNT OF THE NOTE PLUS INTEREST THEREON FOR EACH COMPLETE YEAR OF THIS SERVICE.

(6) IF, AFTER JUNE 30, 1972, THE MAKER SERVES AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES, UP TO 50 PER CENTUM OF THE PRINCIPAL AMOUNT OF THIS NOTE SHALL BE REDUCED AT THE RATE OF 12-1/2 PER CENTUM OF THE TOTAL PRINCIPAL AMOUNT OF THE NOTE PLUS INTEREST THEREON, FOR EACH COMPLETE YEAR OF SERVICE IN AN AREA OF HOSTILITIES THAT QUALIFIES FOR SPECIAL PAY UNDER SECTION 310 OF TITLE 37, UNITED STATES CODE.

(7) THE MAKER IS RESPONSIBLE FOR INFORMING THE LENDING INSTITUTION OF ANY CHANGE OR CHANGES IN HIS ADDRESS.

(8) NOTWITHSTANDING THE REPAYMENT SCHEDULE OTHERWISE CALCULABLE TO PART II, THE MAKER SHALL REPAY THE TOTAL PRINCIPAL AMOUNT OF THIS NOTE AT THE RATE OF NOT LESS THAN \$30 PER MONTH. IN THE EVENT THE MAKER RECEIVES OR HAS RECEIVED OTHER NATIONAL DIRECT STUDENT LOANS FROM OTHER FUNDS APPROVED BY THE ACT AT ONE OR MORE OTHER LENDING INSTITUTIONS, HE/SHE SHALL REPAY THIS NOTE AT A MONTHLY RATE EQUAL TO NOT LESS THAN THE AMOUNT BY WHICH SUCH OTHER LOANS EXCEEDS THE TOTAL MONTHLY RATE OF PRINCIPAL REPAYMENT ON ALL SUCH OTHER LOANS.

(9) IF THE MAKER FAILS TO MAKE TIMELY PAYMENT OF ALL OR ANY PART OF A SCHEDULED INSTALLMENT, OR IF THE MAKER IS ELIGIBLE FOR DEFERMENT OR CANCELLATION OF PAYMENT (PURSUANT TO PART III(3), (4), (5), OR (6)), BUT FAILS TO SUBMIT TIMELY AND SATISFACTORY EVIDENCE THEREOF, THE MAKER PROMISES TO PAY THE CHARGE ASSESSED AGAINST HIM BY THE LENDING INSTITUTION. NO CHARGE MAY EXCEED (1) WHERE THE LOAN IS REPAYABLE IN MONTHLY INSTALLMENTS, \$1 FOR THE FIRST MONTH OR PART OF A MONTH BY WHICH SUCH INSTALLMENT OR EVIDENCE IS LATE, AND \$2 FOR EACH MONTH OR PART OF A MONTH THEREAFTER; OR (2) IN THE CASE OF A LOAN WHICH IS REPAYABLE IN BIMONTHLY OR QUARTERLY INSTALLMENTS, \$3 AND \$6, RESPECTIVELY, FOR EACH INSTALLMENT INTERVAL OR PART THEREOF BY WHICH SUCH INSTALLMENT OR EVIDENCE IS LATE. IF THE LENDING INSTITUTION ELECTS TO ADD THE ASSESSED CHARGE TO THE OUTSTANDING PRINCIPAL OF THE LOAN, IT SHALL SO INFORM THE MAKER PRIOR TO THE DUE DATE OF THE NEXT INSTALLMENT.

IV. THIS NOTE SHALL NOT BE ASSIGNED BY THE LENDING INSTITUTION EXCEPT, UPON TRANSFER OF THE MAKER TO ANOTHER INSTITUTION PARTICIPATING IN THIS PROGRAM (OR, IF NOT SO PARTICIPATING, IS ELIGIBLE TO DO SO AND IS APPROVED BY THE COMMISSIONER FOR SUCH PURPOSE), TO SUCH INSTITUTION; PROVIDED THAT ASSIGNMENT BE MADE TO (A) INSTITUTIONS OTHER THAN THOSE TO WHICH THE MAKER HAS TRANSFERRED OR TO THE UNITED STATES WHERE THE LENDING INSTITUTION CEASES TO FUNCTION AS AN EDUCATIONAL INSTITUTION AND (B) TO THE UNITED STATES IF THIS NOTE HAS BEEN IN DEFAULT FOR TWO YEARS. THE PROVISIONS OF THIS NOTE THAT RELATE TO THE LENDING INSTITUTION SHALL WHERE APPROPRIATE RELATE TO AN ASSIGNEE.

V. THE MAKER HEREBY CERTIFIES THAT HE HAS LISTED BELOW ALL OF THE NATIONAL DIRECT STUDENT LOANS (OR NATIONAL DEFENSE STUDENT LOANS) HE HAS OBTAINED AT OTHER INSTITUTIONS.

SCHEDULE OF NATIONAL DIRECT STUDENT LOANS AND NATIONAL DEFENSE STUDENT LOANS AT OTHER INSTITUTIONS			
AMOUNT	DATE	INSTITUTION	SIGNATURE OF MAKER
1 S 93.00		B1C 700195	
2 S 240.02		922259	
3 S			

I, Michael Johnson, [REDACTED]-0003, PROMISE TO PAY WAYNE STATE UNIVERSITY, DETROIT, MI, THE SUM OF \$ 333.00, ADVANCED FOR SUMMER QUARTER 1975, TOGETHER WITH ALL ATTORNEY'S FEES, OTHER COSTS AND CHARGES NECESSARY FOR THE COLLECTION OF ANY AMOUNT NOT PAID WHEN DUE.

SIGNATURE *x Michael Johnson* DATE *7-31-75*
PERMANENT ADDRESS *1631 Pennsylvania* (STREET OR BOX NUMBER, CITY, STATE, AND ZIP CODE)
BEST COPY AVAILABLE
AT TIME OF IMAGING

CAVEAT - THIS NOTE SHALL BE EXECUTED WITHOUT SECURITY AND WITHOUT THE LAW OF THE STATE IN WHICH THE LENDING INSTITUTION IS LOCATED. CREATE INSTITUTION SHALL SUPPLY A COPY OF THIS NOTE TO THE MAKER.
.. IF THE MAKER IS A MINOR AND THIS NOTE WOULD NOT, UNLESS, EITHER SECURITY OR ENDORSEMENT MAY BE REQUIRED. THE L

SIGNATURE OF ENDORSER _____ DATE _____, 19_____
PERMANENT ADDRESS _____ (STREET OR BOX NUMBER, CITY, STATE, AND ZIP CODE)

WAYNE STATE UNIVERSITY

Office of Scholarship and Financial Aids
12 ASB 2 • Detroit, Mich. 48202
3-577-3378

PROMISSORY NOTE NATIONAL DIRECT STUDENT LOAN PROGRAM

HE MAKER UNDERSTANDS AND AGREES, AND IT IS UNDERSTOOD BETWEEN THE PARTIES THAT:

I. ALL SUMS ADVANCED PURSUANT TO THIS NOTE ARE DRAWN FROM A FUND CREATED UNDER PART E OF TITLE IV OF THE HIGHER EDUCATION ACT OF 1965, AS AMENDED; HEREINAFTER CALLED THE ACT. SUCH TERMS OF THE NOTE AS ARE SUBJECT TO INTERPRETATION SHALL BE CONSTRUED IN THE LIGHT OF SUCH ACT AND FEDERAL REGULATIONS RELATING TO SUCH ACT, COPIES OF WHICH SHALL BE KEPT BY THE LENDING INSTITUTION.

II. REPAYMENT OF PRINCIPAL, TOGETHER WITH INTEREST THEREON, SHALL BE MADE OVER A PERIOD COMMENCING (EXCEPT WHEN PARAGRAPH II(3) IS APPLICABLE) 9 MONTHS OR THIS PURPOSE BY THE U.S. COMMISSIONER OF EDUCATION, HEREINAFTER CALLED THE COMMISSIONER, AT LEAST ONE-HALF THE NORMAL FULL-TIME ACADEMIC WORKLOAD ENDING 10 YEARS AND 6 MONTHS AFTER WHICH DATE, INTEREST OF 3 PER CENT PER MONTH SHALL ACCRUE FROM THE BEGINNING OF SUCH REPAYMENT PERIOD. REPAYMENT OF PRINCIPAL, TOGETHER WITH INTEREST THEREON, SHALL BE MADE IN EQUAL PARTS. IF THE MAKER SO REQUESTS, IN GRADUATED INSTALMENTS DETERMINED IN ACCORDANCE WITH SUCH SCHEDULES AS MAY BE APPROVED BY THE LENDING INSTITUTION AND THE COMMISSIONER QUARTERLY, SEMI-MONTHLY OR MONTHLY INSTALMENTS (AS DETERMINED BY THE LENDING INSTITUTION) IN ACCORDANCE WITH THE SCHEDULE WHICH IS ATTACHED TO AND MADE PART OF THIS NOTE.

III. THIS NOTE IS SUBJECT ALSO TO THE FOLLOWING CONDITIONS:

(1) THE MAKER MAY AT HIS OWN AND WITHOUT PENALTY PREPAY ALL OR ANY PART OF THE PRINCIPAL, PLUS THE ACCRUED INTEREST THEREON, AT ANY TIME. (2) IN THE EVENT OF A FAILURE TO MEET A SCHEDULED REPAYMENT OF ANY OF THE INSTALMENTS DUE ON THIS NOTE, THE ENTIRE UNPAID INDEBTEDNESS INCLUDING INTEREST DUE AND ACCRUED THEREON, SHALL, AT THE OPTION OF THE LENDING INSTITUTION, BECOME IMMEDIATELY DUE AND PAYABLE.

(3) INTEREST SHALL NOT ACCRUE AND INSTALMENTS NEED NOT BE PAID DURING ANY PERIOD (A) DURING WHICH THE MAKER IS ENROLLING, AT AN INSTITUTION OF HIGHER EDUCATION OR AT A COMPARABLE INSTITUTION OUTSIDE THE STATES APPROVED FOR THIS PURPOSE BY THE COMMISSIONER, AT LEAST ONE-HALF THE NORMAL FULL-TIME ACADEMIC WORKLOAD OR (B) NOT EXCEEDS 3 YEARS DURING WHICH THE MAKER (I) IS ON FULL-TIME ACTIVE DUTY AS A MEMBER OF THE ARMED FORCES (ARMY, NAVY, AIR FORCE, MARINE CORPS, OR COAST GUARD) OF THE UNITED STATES, (II) IS IN SERVICE AS A VOLUNTEER UNDER THE PEACE CORPS ACT, OR (III) IS IN SERVICE AS A VOLUNTEER UNDER TITLE VIII OF THE ECONOMIC OPPORTUNITY ACT OF 1965 (VISTA). ANY SUCH PERIOD IN (A) OR (B) SHALL NOT BE INCLUDED IN DETERMINING THE 10-YEAR PERIOD DURING WHICH REPAYMENT MUST BE COMPLETED AS SPECIFIED IN PARAGRAPH II.

(4) IF THE MAKER UNDERTAKES SERVICE AFTER JUNE 30, 1972, (A) AS A FULL-TIME TEACHER IN A PUBLIC OR OTHER NONPROFIT PRIVATE ELEMENTARY OR SECONDARY SCHOOL WHICH IS IN A SCHOOL DISTRICT OR A LOCAL EDUCATIONAL AGENCY WHICH IS ELIGIBLE IN SUCH YEAR FOR ASSISTANCE PURSUANT TO TITLE I OF THE ELEMENTARY AND SECONDARY EDUCATION ACT OF 1965 AND WHICH FDN THE PURPOSES OF THIS CLAUSE AND FOR THAT YEAR HAS BEEN DESIGNATED BY THE COMMISSIONER IN ACCORDANCE WITH THE PROVISIONS OF SECTION 804(b)(1) OF THE ACT AS A SCHOOL WITH A HIGH ENROLLMENT OF STUDENTS FROM LOW-INCOME FAMILIES, OR (B) AS A FULL-TIME TEACHER CATEGORIZED CHILDREN, INCLUDING MENTALLY RETARDED, HARD OF HEARING, DEAF, SPEECH IMPAIRED, VISUALLY HANDICAPPED, SERIOUSLY EMOTIONALLY DISTURBED, OTHER HEALTH-IMPAIRED CHILDREN WHO IN REASON THEREOF REQUIRE SPECIAL EDUCATION IN A PUBLIC OR OTHER NONPROFIT ELEMENTARY OR SECONDARY SCHOOL SYSTEM OR EACH COMPLETE YEAR OF SUCH SERVICE THE AMOUNT OF THIS NOTE SHALL BE REDUCED AT THE RATE OF 15 PER CENTUM OF THE TOTAL PRINCIPAL AMOUNT OF THE LOAN PLUS INTEREST THEREON FOR THE FIRST AND SECOND YEAR OF SUCH SERVICE, 20 PER CENTUM OF THE TOTAL PRINCIPAL AMOUNT PLUS INTEREST THEREON FOR THE THIRD AND FOURTH YEAR OF SUCH SERVICE, AND 30 PER CENTUM OF THE TOTAL PRINCIPAL AMOUNT PLUS INTEREST THEREON FOR THE FIFTH YEAR OF SUCH SERVICE.

(5) IF, AFTER JUNE 30, 1972, THE MAKER UNDERTAKES SERVICE AS A FULL-TIME STAFF-MEMBER IN A PRESCHOOL PROGRAM CARRIED ON UNDER SECTION 222(A) (1) OF THE ECONOMIC OPPORTUNITY ACT OF 1964 (HEADSTART), WHICH IS OPERATED FOR A PERIOD WHICH IS COMPARABLE TO A FULL SCHOOL YEAR IN THE LOCALITY, AND PROVIDE THAT THE SALARY OF SUCH STAFF MEMBER IS NOT MORE THAN THE SALARY OF A COMPARABLE EMPLOYEE OF THE LOCAL EDUCATIONAL AGENCY, THE PRINCIPAL AMOUNT OF HIS NOTE SHALL BE REDUCED AT THE RATE OF 10 PER CENTUM OF THE TOTAL PRINCIPAL AMOUNT OF THE LOAN PLUS INTEREST THEREON FOR EACH COMPLETE YEAR OF SUCH SERVICE.

(6) IF, AFTER JUNE 30, 1972, THE MAKER SERVES AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES, UP TO 50 PER CENTUM OF THE PRINCIPAL AMOUNT OF HIS LOAN SHALL BE REDUCED AT THE RATE OF 100.02 PER CENTUM OF THE TOTAL PRINCIPAL AMOUNT OF THE LOAN, PLUS INTEREST THEREON, FOR EACH COMPLETE YEAR OF SERVICE IN AN AREA OF HOSTILITIES THAT QUALIFIES FOR SPECIAL PAY UNDER SECTION 310 OF TITLE 37, UNITED STATES CODE.

(7) THE MAKER IS RESPONSIBLE FOR NOTIFYING THE LENDING INSTITUTION OF ANY CHANGE OR CHANGES IN HIS ADDRESS.

(8) NOTWITHSTANDING THE REPAYMENT SCHEDULE OTHERWISE CALCULABLE TO PART II, THE MAKER SHALL REPAY THE TOTAL PRINCIPAL AMOUNT OF THIS LOAN AT A RATE OF NOT LESS THAN 6.5% PER MONTH IN THE EVENT THE MAKER RECEIVED OR HAS RECEIVED OTHER NATIONAL DIRECT STUDENT LOANS FROM OTHER FUNDS AUTHORIZED BY THE ACT AT ONE OR MORE OTHER LENDING INSTITUTIONS, HE SHE SHALL REPAY THIS NOTE AT A MONTHLY RATE EQUAL TO TWO TIMES THE AMOUNT BY WHICH HE EXCEEDS THE TOTAL MONTHLY PRINCIPAL REPAYMENT ON ALL SUCH OTHER LOANS.

(9) IF THE MAKER FAILS TO MAKE TIMELY PAYMENT OF ALL OR ANY PART OF A SCHEDULED INSTALMENT, OR IF THE MAKER IS ELIGIBLE FOR DEFERMENT OR CANCELLATION OF PAYMENT PURSUANT TO PART II(3), (4), (5), OR (6), BUT FAILS TO SUBMIT TIMELY AND SATISFACTORY EVIDENCE THEREOF, THE MAKER PROMISES TO PAY THE CHARGE ASSESSED AGAINST HIM BY THE LENDING INSTITUTION. THE CHARGE MAY EXCEED THE AMOUNT THE LOAN IS REPAYABLE IN MONTHLY INSTALMENTS AS FOR THE FIRST OR PART OF A MONTH IN WHICH THE INSTALMENT IS DUE, PROVIDED EACH MONTH OR PART OF A MONTH THEREAFTER, PROVIDED (I) IN THE CASE OF A LOAN WHICH IS REPAYABLE IN UNIFORM, EQUAL MONTHLY INSTALMENTS OF TWO OR THREE CENTS EACH, THE INSTALMENT INTERVAL OFFPART THE MONTH BY WHICH PAYMENT IS DUE OR EVIDENCE IS LATE, IF THE LENDING INSTITUTION ELECTS TO ADD THE ASSESSED CHARGE TO THE OUTSTANDING PRINCIPAL OF THE LOAN, IT SHALL SO INFORM THE MAKER PRIOR TO THE DUE DATE OF THE NEXT INSTALMENT.

V. THIS NOTE SHALL NOT BE ASSIGNED BY THE LENDING INSTITUTION EXCEPT, UPON TRANSFER OF THE MAKER TO ANOTHER INSTITUTION PARTICIPATING IN THIS PROGRAM, IF NOT SO PARTICIPATING, IS ELIGIBLE TO DO SO AND IS APPROVED BY THE COMMISSIONER FOR SUCH PURPOSE, TO SUCH INSTITUTION, PROVIDED THAT ASSIGNMENT IS MADE TO (A) INSTITUTIONS OTHER THAN THOSE TO WHICH THE MAKER WAS TRANSFERRED OR TO THE UNITED STATES WHERE THE LENDING INSTITUTION CEASES TO FUNCTION AS AN EDUCATIONAL INSTITUTION, AND (B) TO THE UNITED STATES IF THIS NOTE HAS BEEN IN DEFAULT FOR TWO YEARS. THE PROVISIONS OF THIS NOTE THAT RELATE TO THE LENDING INSTITUTION SHALL WHERE APPROPRIATE RELATE TO AN ASSIGNEE.

V. THE MAKER HEREBY CERTIFIES THAT HE HAS LISTED BELOW ALL OF THE NATIONAL DIRECT STUDENT LOANS (OR NATIONAL DEFENSE STUDENT LOANS) HE HAS OBTAINED FROM OTHER INSTITUTIONS.

SCHEDULE OF NATIONAL DIRECT STUDENT LOANS AND NATIONAL DEFENSE STUDENT LOANS AT OTHER INSTITUTIONS

AMOUNT	DATE	INSTITUTION	SIGNATURE OF MAKER
\$ 205.00		Ron [Signature]	
\$			
\$			

JOHNSON *MICHAEL*
LOAN NO: 8306033786 01-06-84
SSN [REDACTED] -0003 TD 1

Michael Johnson

PROMISE TO PAY WAYNE STATE UNIVERSITY, DETROIT, MICHIGAN

THE SUM OF \$ 205 ADVANCED FOR WINTER QUARTER IS 76, TOGETHER WITH ALL ATTORNEY'S FEES AND OTHER COSTS AND CHARGES NECESSARY FOR THE COLLECTION OF ANY AMOUNT NOT PAID WHEN DUE.

NATURE Michael Johnson DATE 2-6-84
PERMANENT ADDRESS 191 Chalmers

REMARKS - THIS NOTE SHALL BE EXECUTED WITHOUT SECURITY AND WITHOUT ENDORSEMENT, EXCEPT THAT IF THE MAKER IS A MINOR AND THIS NOTE WOULD NOT, UNDER THE LAW OF THE STATE IN WHICH THE LENDING INSTITUTION IS LOCATED, CREATE A BINDING OBLIGATION, EITHER SECURITY OR ENDORSEMENT MAY BE REQUIRED. THE LENDING INSTITUTION SHALL SUPPLY A COPY OF THIS NOTE TO THE MAKER.

NATURE OF ENDORSER _____ DATE _____, 19_____
REMARKS _____

REMARKS _____ FORM 10-456 3M 8-7
(STREET OR BOX NUMBER, CITY, STATE, AND ZIP CODE)

WAYNE STATE UNIVERSITY

Scholarship and Financial Aids
2 • Detroit, Mich. 48202
3378PROMISSORY NOTE
NATION. DIRECT STUDENT LOAN PROGR.

AKER UNDERSTANDS AND AGREES, AND IT IS UNDERSTOOD BETWEEN THE PARTIES THAT:

ALL SUMS ADVANCED PURSUANT TO THIS NOTE ARE DRAWN FROM A FUND CREATED UNDER PART E OF TITLE IV OF THE HIGHER EDUCATION ACT OF 1965, AS AMENDED, AFTER CALLED THE ACT. SUCH TERMS OF THE NOTE AS ARE SUBJECT TO INTERPRETATION SHALL BE CONSTRUED IN THE LIGHT OF SUCH ACT AND FEDERAL REGULATIONS RELATING TO SUCH ACT, COPIES OF WHICH SHALL BE KEPT BY THE LENDING INSTITUTION.

REPAYMENT OF PRINCIPAL, TOGETHER WITH INTEREST THEREON, SHALL BE MADE OVER A PERIOD COMMENCING (EXCEPT WHEN PARAGRAPH III(3) IS APPLICABLE) 9 MONTHS FROM THE DATE ON WHICH THE MAKER CEASES TO CARRY, AT AN INSTITUTION OF HIGHER EDUCATION, OR AT A COMPARABLE INSTITUTION OUTSIDE THE STATES APPROVED FOR THIS PURPOSE BY THE U.S. COMMISSIONER OF EDUCATION, HERINAFTER CALLED THE COMMISSIONER, AT LEAST ONE-HALF THE NORMAL FULL-TIME ACADEMIC WORKLOAD DURING 10 YEARS AND 9 MONTHS AFTER SUCH DATE. INTEREST OF 3 PER CENTUM PER ANNUM SHALL ACCRUE FROM THE BEGINNING OF SUCH REPAYMENT PERIOD. REPAYMENT OF PRINCIPAL, TOGETHER WITH INTEREST THEREON, SHALL BE MADE IN EQUAL (OR, IF THE MAKER SO REQUESTS, IN GRADUATED INSTALLMENTS DETERMINED IN ACCORDANCE WITH SUCH SCHEDULES AS MAY BE APPROVED BY THE LENDING INSTITUTION AND THE COMMISSIONER) QUARTERLY, BIMONTHLY OR MONTHLY INSTALLMENTS (AS DETERMINED BY SUCH SCHEDULES AS MAY BE APPROVED BY THE LENDING INSTITUTION) IN ACCORDANCE WITH THE SCHEDULE WHICH IS ATTACHED TO AND MADE PART OF THIS NOTE.

HIS NOTE IS SUBJECT ALSO TO THE FOLLOWING CONDITIONS:

(1) THE MAKER MAY AT HIS OPTION AND WITHOUT PENALTY PREPAY ALL OR ANY PART OF THE PRINCIPAL, PLUS THE ACCRUED INTEREST THEREON, AT ANY TIME.

(2) IN THE EVENT OF A FAILURE TO MEET A SCHEDULED REPAYMENT OF ANY OF THE INSTALLMENTS DUE ON THIS NOTE, THE ENTIRE UNPAID INDEBTEDNESS INCLUDING

INTEREST SHALL BECOME IMMEDIATELY DUE AND PAYABLE.

(3) INTEREST SHALL NOT ACCRUE, AND INSTALLMENTS NEED NOT BE PAID DURING ANY PERIOD (A) DURING WHICH THE MAKER IS CARRYING, AT AN INSTITUTION OF HIGHER EDUCATION OR AT A COMPARABLE INSTITUTION OUTSIDE THE STATES APPROVED FOR THIS PURPOSE BY THE COMMISSIONER, AT LEAST ONE-HALF THE NORMAL FULL-TIME ACADEMIC WORKLOAD OR (B) NOT IN EXCESS OF 3 YEARS DURING WHICH THE MAKER (I) IS ON FULL-TIME ACTIVE DUTY AS A MEMBER OF THE ARMED FORCES (ARMY, NAVY, AIR FORCE, MARINE CORPS, OR COAST GUARD) OF THE UNITED STATES, (II) IS IN SERVICE AS A VOLUNTEER UNDER THE PEACE CORPS ACT, OR (III) IS IN SERVICE AS A VOLUNTEER UNDER TITLE VIII OF THE ECONOMIC OPPORTUNITY ACT OF 1965 (VISTA). ANY SUCH PERIOD IN (A) OR (B) SHALL NOT BE INCLUDED IN DETERMINING THE 10-YEAR PERIOD DURING WHICH REPAYMENT MUST BE COMPLETED AS SPECIFIED IN PARAGRAPH II.

(4) IF THE MAKER UNDERTAKES SERVICE AFTER JUNE 30, 1972, (A) AS A FULL-TIME TEACHER IN A PUBLIC OR OTHER NONPROFIT PRIVATE ELEMENTARY OR SECONDARY SCHOOL DISTRICT OF A LOCAL EDUCATIONAL AGENCY WHICH IS ELIGIBLE IN SUCH YEAR FOR ASSISTANCE PURSUANT TO TITLE I OF THE ELEMENTARY AND SECONDARY EDUCATION ACT OF 1965 AND WHICH FOR THE PURPOSES OF THIS CLAUSE AND FOR THAT YEAR HAS BEEN DESIGNATED BY THE COMMISSIONER IN ACCORDANCE WITH PROVISIONS OF SECTION 465(A) (2) OF THE ACT AS A SCHOOL WITH A HIGH ENROLLMENT OF STUDENTS FROM LOW-INCOME FAMILIES, OR (B) AS A FULL-TIME TEACHER OF HANDICAPPED CHILDREN (INCLUDING MENTALLY RETARDED, HARD OF HEARING, DEAF, SPEECH IMPAIRED, VISUALLY HANDICAPPED, SERIOUSLY EMOTIONALLY DISTURBED, OR HEALTH-IMPAIRED CHILDREN WHO BY REASON THEREOF REQUIRE SPECIAL EDUCATION) IN A PUBLIC OR OTHER NONPROFIT ELEMENTARY OR SECONDARY SCHOOL SYSTEM, IN EACH COMPLETE YEAR OF SUCH SERVICE THE AMOUNT OF THIS NOTE SHALL BE REDUCED AT THE RATE OF 15 PER CENTUM OF THE TOTAL PRINCIPAL AMOUNT OF THE LOAN FOR EACH COMPLETE YEAR OF SUCH SERVICE, 20 PER CENTUM OF THE TOTAL PRINCIPAL AMOUNT PLUS INTEREST THEREON FOR THE SECOND YEAR OF SUCH SERVICE, 25 PER CENTUM OF THE TOTAL PRINCIPAL AMOUNT PLUS INTEREST THEREON FOR THE THIRD YEAR OF SUCH SERVICE, AND 30 PER CENTUM OF THE TOTAL PRINCIPAL AMOUNT PLUS INTEREST THEREON FOR THE FIFTH YEAR OF SUCH SERVICE.

(5) IF, AFTER JUNE 30, 1972, THE MAKER UNDERTAKES SERVICE AS A FULL-TIME STAFF MEMBER IN A PRESCHOOL PROGRAM CARRIED ON UNDER SECTION 222(A) (1) OF THE ECONOMIC OPPORTUNITY ACT OF 1964 (HEAD START) WHICH IS OPERATED FOR A PERIOD WHICH IS COMPARABLE TO A FULL SCHOOL YEAR IN THE LOCALITY, AND PROVIDED THE SALARY OF SUCH STAFF MEMBER IS NOT MORE THAN THE SALARY OF A COMPARABLE EMPLOYEE OF THE LOCAL EDUCATIONAL AGENCY, THE PRINCIPAL AMOUNT OF THIS NOTE SHALL BE REDUCED AT THE RATE OF 15 PER CENTUM OF THE TOTAL PRINCIPAL AMOUNT OF THE LOAN PLUS INTEREST THEREON FOR EACH COMPLETE YEAR OF SUCH SERVICE.

(6) IF, AFTER JUNE 30, 1972, THE MAKER SERVES AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES, UP TO 50 PER CENTUM OF THE PRINCIPAL AMOUNT OF THE LOAN SHALL BE REDUCED AT THE RATE OF 12-1/2 PER CENTUM OF THE TOTAL PRINCIPAL AMOUNT OF THE LOAN, PLUS INTEREST THEREON, FOR EACH COMPLETE YEAR OF SERVICE IN AN AREA OF HOSTILITIES THAT QUALIFIES FOR SPECIAL PAY UNDER SECTION 310 OF TITLE 37, UNITED STATES CODE.

(7) THE MAKER IS RESPONSIBLE FOR NOTIFYING THE LENDING INSTITUTION OF ANY CHANGE OR CHANGES IN HIS ADDRESS.

(8) NOTWITHSTANDING THE REPAYMENT SCHEDULE OTHERWISE CALCULABLE TO PART II, THE MAKER SHALL REPAY THE TOTAL PRINCIPAL AMOUNT OF THIS LOAN AT A RATE OF NOT LESS THAN \$30 PER MONTH, IN THE EVENT THE MAKER RECEIVES OR HAS RECEIVED OTHER NATIONAL DIRECT STUDENT LOANS FROM OTHER FUNDS AUTHORIZED BY THE ACT AT ONE OR MORE OTHER LENDING INSTITUTIONS, HE/SHE SHALL REPAY THIS NOTE AT A MONTHLY RATE EQUAL TO NOT LESS THAN THE AMOUNT WHICH EXCEEDS THE TOTAL MONTHLY RATE OF PRINCIPAL REPAYMENT ON ALL SUCH OTHER LOANS.

(9) IF THE MAKER FAILS TO MAKE TIMELY PAYMENT OF ALL OR ANY PART OF A SCHEDULED INSTALLMENT, OR IF THE MAKER IS ELIGIBLE FOR DEFERMENT OR CANCELLATION OF PAYMENT (PURSUANT TO PART III(3), (4), (5), OR (6)), BUT FAILS TO SUBMIT TIMELY AND SATISFACTORY EVIDENCE THEREOF, THE MAKER PROMISES TO PAY THE CHARGE ASSESSED AGAINST HIM BY THE LENDING INSTITUTION. NO CHARGE MAY EXCEED (1) WHERE THE LOAN IS REPAYABLE IN MONTHLY INSTALLMENTS, \$1 FOR THE FIRST MONTH OR PART OF A MONTH BY WHICH SUCH INSTALLMENT OR EVIDENCE IS LATE, AND \$2 FOR EACH MONTH OR PART OF A MONTH THEREAFTER; OR (2) IN THE CASE OF A LOAN WHICH IS REPAYABLE IN BIMONTHLY OR QUARTERLY INSTALLMENTS, \$3 AND \$6, RESPECTIVELY, FOR EACH INSTALLMENT INTERVAL OR PART THEREOF BY WHICH SUCH INSTALLMENT OR EVIDENCE IS LATE. IF THE LENDING INSTITUTION ELECTS TO ADD THE ASSESSED CHARGE TO THE OUTSTANDING PRINCIPAL OF THE LOAN, IT SHALL SO INFORM THE MAKER PRIOR TO THE DUE DATE OF THE NEXT INSTALLMENT.

THIS NOTE SHALL NOT BE ASSIGNED BY THE LENDING INSTITUTION EXCEPT, UPON TRANSFER OF THE MAKER TO ANOTHER INSTITUTION PARTICIPATING IN THIS PROGRAM IF NOT SO PARTICIPATING, IS ELIGIBLE TO DO SO AND IS APPROVED BY THE COMMISSIONER FOR SUCH PURPOSE, TO SUCH INSTITUTION; PROVIDED THAT ASSIGNMENT MAY BE MADE TO (A) INSTITUTIONS OTHER THAN THOSE TO WHICH THE MAKER HAS TRANSFERRED OR TO THE UNITED STATES WHERE THE LENDING INSTITUTION CEASES TO FUNCTION IN AN EDUCATIONAL INSTITUTION AND (B) TO THE UNITED STATES IF THIS NOTE HAS BEEN IN DEFAULT FOR TWO YEARS. THE PROVISIONS OF THIS NOTE THAT RELATE TO THE LENDING INSTITUTION SHALL WHERE APPROPRIATE RELATE TO AN ASSIGNEE.

THE MAKER HEREBY CERTIFIES THAT HE HAS LISTED BELOW ALL OF THE NATIONAL DIRECT STUDENT LOANS (OR NATIONAL DEFENSE STUDENT LOANS) HE HAS OBTAINED FROM OTHER INSTITUTIONS.

SCHEDULE OF NATIONAL DIRECT STUDENT LOANS AND NATIONAL DEFENSE STUDENT LOANS AT OTHER INSTITUTIONS			SIGNATURE OF MAKER
AMOUNT	DATE	INSTITUTION	
\$ 205 -		F 92567	
S			
S			

BEST COPY AVAILABLE
AT TIME OF IMAGING

0003 Michael Johnson PROMISE TO PAY WAYNE STATE UNIVERSITY, DETROIT, MICHIGAN
SUM OF \$ 205 ADVANCED FOR FALL QUARTER 19 75 TOGETHER WITH ALL ATTORNEY'S FEES AND OTHER COSTS AND CHARGES NECESSARY FOR THE COLLECTION OF ANY AMOUNT NOT PAID WHEN DUE.

NATURE Michael Johnson DATE 2-6 . 19 76
PERMANENT ADDRESS 1191 Chalmers
(STREET OR BOX NUMBER, CITY, STATE, AND ZIP CODE)

STATEMENT - THIS NOTE SHALL BE EXECUTED WITHOUT SECURITY AND WITHOUT ENDORSEMENT, EXCEPT THAT IF THE MAKER IS A MINOR AND THIS NOTE WOULD NOT, UNDER THE LAW OF THE STATE IN WHICH THE LENDING INSTITUTION IS LOCATED, CREATE A BINDING OBLIGATION, EITHER SECURITY OR ENDORSEMENT MAY BE REQUIRED. THE LENDING INSTITUTION SHALL SUPPLY A COPY OF THIS NOTE TO THE MAKER.

SIGNATURE OF ENDORSER DATE . 19
PERMANENT ADDRESS (STREET OR BOX NUMBER, CITY, STATE, AND ZIP CODE)

WAYNE STATE UNIVERSITY

PROMISSORY NOTE
NATIONAL DIRECT STUDENT LOAN PROGRAM

222 ASB 2 • Detroit, Mich. 48202
313-577-3378

THE MAKER UNDERSTANDS AND AGREES, AND IT IS UNDERSTOOD BETWEEN THE PARTIES THAT:

THE NOTE ARE DRAWN FROM A FUND CREATED UNDER PART E OF TITLE IV OF THE HIGHER EDUCATION ACT OF 1965, AS AMENDED, WHICH IS AN INTEGRAL PART OF THE UNITED STATES CIVIL RIGHTS LEGISLATION.

I. ALL SUMS ADVANCED PURSUANT TO THIS NOTE ARE DRAWN FROM A FUND CREATED UNDER THE
HEREINAFTER CALLED THE ACT. SUCH TERMS OF THE NOTE AS ARE SUBJECT TO INTERPRETATION SHALL BE CONSTRUED IN THE LIGHT OF SUCH ACT AND FEDERAL REGULA-
PERTAINING TO SUCH ACT, COPIES OF WHICH SHALL BE KEPT BY THE LENDING INSTITUTION.

II. REPAYMENT OF PRINCIPAL, TOGETHER WITH INTEREST THEREON, SHALL BE MADE OVER A PERIOD COMMENCING (EXCEPT WHEN PARAGRAPH II(3) IS APPLICABLE) 9 MONTHS AFTER THE DATE ON WHICH THE MAKER CEASES TO CARRY, AT AN INSTITUTION OF HIGHER EDUCATION, OR AT A COMPARABLE INSTITUTION OUTSIDE THE STATES APPROVED FOR THIS PURPOSE BY THE U.S. COMMISSIONER OF EDUCATION, HEREINAFTER CALLED THE COMMISSIONER, AT LEAST ONE-HALF THE NORMAL FULL-TIME ACADEMIC WORK AND ENDING 10 YEARS AND 9 MONTHS AFTER SUCH DATE. INTEREST OF 3 PER CENTUM PER ANNUM SHALL ACCRUE FROM THE BEGINNING OF SUCH REPAYMENT PERIOD. REPAYMENT OF PRINCIPAL, TOGETHER WITH INTEREST THEREON, SHALL BE MADE IN EQUAL (OR, IF THE MAKER SO REQUESTS, IN GRADUATED) INSTALLMENTS DETERMINED IN ADVANCE WITH SUCH SCHEDULES AS MAY BE APPROVED BY THE LENDING INSTITUTION AND THE COMMISSIONER) QUARTERLY, BIMONTLHY OR MONTHLY INSTALLMENTS (AS DETERMINED BY THE LENOVO INSTITUTION) IN ACCORDANCE WITH THE SCHEDULE WHICH IS ATTACHED TO AND MADE PART OF THIS NOTE.

... THIS NOTE IS SUBJECT ALSO TO THE FOLLOWING CONDITIONS:

(1) THE MAKER MAY AT HIS OPTION AND WITHOUT PENALTY PREPAY ALL OR ANY PART OF THE PRINCIPAL, PLUS THE ACCRUED INTEREST THEREON, AT ANY TIME.

(2) IN THE EVENT OF A FAILURE TO MEET A SCHEDULED REPAYMENT OF ANY OF THE INSTALLMENTS DUE ON THIS NOTE, THE ENTIRE UNPAID INDEBTEDNESS INCLUDING ACCRUED INTEREST SHALL IMMEDIATELY BECOME DUE AND PAYABLE.

(2) IN THE EVENT OF A FAILURE TO MEET THE PAYMENT SCHEDULE, INTEREST DUE AND ACCRUED THEREON, SHALL, AT THE OPTION OF THE LENDING INSTITUTION, BECOME IMMEDIATELY DUE AND PAYABLE.

(3) INTEREST SHALL NOT ACCRUE, AND INSTALLMENTS NEED NOT BE PAID DURING ANY PERIOD (A) DURING WHICH THE MAKER IS CARRYING, AT AN INSTITUTION HIGHER EDUCATION OR AT A COMPARABLE INSTITUTION OUTSIDE THE STATES APPROVED FOR THIS PURPOSE BY THE COMMISSIONER, AT LEAST ONE-HALF THE NORMAL TIME ACADEMIC WORKLOAD OR (B) NOT IN EXCESS OF 3 YEARS DURING WHICH THE MAKER (I) IS ON FULL-TIME ACTIVE DUTY AS A MEMBER OF THE ARMED FORCES (ARMY, AIR FORCE, MARINE CORPS, OR COAST GUARD) OF THE UNITED STATES, (II) IS IN SERVICE AS A VOLUNTEER UNDER THE PEACE CORPS ACT, OR (III) IS IN SERVICE AS A VOLUNTEER UNDER SECTION 601 OF THE ECONOMIC OPPORTUNITY ACT OF 1965 (VISTA). ANY SUCH PERIOD IN (A) OR (B) SHALL NOT BE INCLUDED IN DETERMINING THE 10-YEAR PERIOD D

(5) IF, AFTER JUNE 30, 1972, THE MAKER UNDERTAKES SERVICE AS A FULL-TIME STAFF MEMBER IN A PRESCHOOL PROGRAM CARRIED ON UNDER SECTION 108 OF THE ECONOMIC OPPORTUNITY ACT OF 1964 (HEAD START) WHICH IS OPERATED FOR A PERIOD WHICH IS COMPARABLE TO A FULL SCHOOL YEAR IN THE LOCALITY, AND PRINCIPAL AMOUNT OF THE LOAN PLUS INTEREST THEREON FOR EACH COMPLETE YEAR OF SERVICE.

(6) IF, AFTER JUNE 30, 1972, THE MAKER SERVES AS A MEMBER OF THE ARMED FORCES UP THE UNITED STATES CODE, THIS LOAN SHALL BE REDUCED AT THE RATE OF 12-1/2 PER CENTUM OF THE TOTAL PRINCIPAL AMOUNT OF THE LOAN, PLUS INTEREST THEREON, FOR EACH COMPLETE YEAR OF SERVICE IN AN AREA OF HOSTILITIES THAT QUALIFIES FOR SPECIAL PAY UNDER SECTION 310 OF TITLE 37, UNITED STATES CODE.

(7) THE MAKER IS RESPONSIBLE FOR INFORMING THE LENDING INSTITUTION OF ANY CHANGE
(8) NOTWITHSTANDING THE REPAYMENT SCHEDULE OTHERWISE CALCULABLE TO PART II, THE MAKER SHALL REPAY THE TOTAL PRINCIPAL AMOUNT OF THIS LOAN
THE RATE OF NOT LESS THAN \$30 PER MONTH. IN THE EVENT THE MAKER RECEIVES OR HAS RECEIVED OTHER NATIONAL DIRECT STUDENT LOANS FROM OTHER FUNDS,
RIZED BY THE ACT AT ONE OR MORE OTHER LENDING INSTITUTIONS, HE/SHE SHALL REPAY THIS NOTE AT A MONTHLY RATE EQUAL TO NOT LESS THAN THE AMOUNT BY
\$30 EXCEEDS THE TOTAL MONTHLY RATE OF PRINCIPAL REPAYMENT OF ALL SUCH OTHER LOANS.

(9) IF THE MAKER FAILS TO MAKE TIMELY PAYMENT OF ALL OR ANY PART OF A SCHEDULED INSTALLMENT, OR FAILS TO MAKE PAYMENT OF THE LOAN IN ACCORDANCE WITH THE SCHEDULED PAYMENT, THE LENDER MAY ASSESS A CHARGE AGAINST THE MAKER FOR THE DELAY IN PAYMENT. THE CHARGE SHALL BE DETERMINED BY THE LENDER AND SHALL NOT EXCEED THE TOTAL OF THE LOAN.

(10) IF THE MAKER FAILS TO MAKE TIMELY PAYMENT OF ALL OR ANY PART OF A SCHEDULED INSTALLMENT, OR FAILS TO SUBMIT TIMELY AND SATISFACTORY EVIDENCE THEREOF, THE MAKER PROMISES TO PAY THE CHARGE ASSESSED AGAINST HIM BY THE LENDING INSTITUTION. NO CHARGE MAY EXCEED (1) WHERE THE LOAN IS REPAYABLE IN MONTHLY INSTALLMENTS, \$1 FOR THE MONTH OR PART OF A MONTH BY WHICH SUCH INSTALLMENT OR EVIDENCE IS LATE, AND \$2 FOR EACH MONTH OR PART OF A MONTH THEREAFTER; OR (2) IN THE CASE OF WHICH IS REPAYABLE IN BIMONTHLY OR QUARTERLY INSTALLMENTS, \$3 AND \$6, RESPECTIVELY, FOR EACH INSTALLMENT INTERVAL OR PART THEREOF BY WHICH SUCH INSTALLMENT OR EVIDENCE IS LATE. IF THE LENDING INSTITUTION ELECTS TO ADD THE ASSESSED CHARGE TO THE OUTSTANDING PRINCIPAL OF THE LOAN, IT SHALL SO INFORM THE MAKER PRIOR TO THE DUE DATE OF THE NEXT INSTALLMENT.

THE LENDER MAY EXCEPT UPON TRANSFER OF THE MAKER TO ANOTHER INSTITUTION PARTICIPATING IN THIS PROGRAM.

V. THE MAKER HEREBY CERTIFIES THAT HE HAS LISTED BELOW ALL OF THE NATIONAL DIRECT STUDENT LOANS (OR NATIONAL DEFENSE STUDENT LOANS) HE HAS OB
TAINED INSTITUTIONS

AT OTHER INSTITUTIONS.

115 RUN NO. 88 0-00-00 80.00 FCC 125.00 CK CHECK NO. 930396

RUN NO. 881-3-22

MICHAEL A JOHNSON ID [REDACTED]-0003 PROMISE TO P
AT TIME OF RELEASE
... STATE UNIVERSITY, DETROIT, M

THE SUM OF \$ 205.00 ADVANCED FOR SPRING QUARTER 1976. TOGETHER WITH ALL ATTORNEY'S

THE SUM OF \$ 11.00 DUE 4-8 PAYABLE 7/1
OTHER COSTS AND CHARGES NECESSARY FOR THE COLLECTION OF ANY AMOUNT NOT PAID WHEN DUE.

SIGNATURE Michael G. Johnson DATE 4-0 . 19 16

PERMANENT ADDRESS _____
(STREET OR BOX NUMBER, CITY, STATE, AND ZIP CODE)

CAVEAT - THIS NOTE SHALL BE EXECUTED WITHOUT SECURITY AND WITHOUT ENDORSEMENT, EXCEPT THAT IF THE MAKER IS A MINOR AND THIS NOTE WOULD NOT, IN THE OPINION OF THE LENDER, CREATE A BINDING OBLIGATION, EITHER SECURITY OR ENDORSEMENT MAY BE REQUIRED. THE LAW OF THE STATE IN WHICH THE LENDING INSTITUTION IS LOCATED, CONTROLS THE MAKER.

LAW OF THE STATE IN WHICH IT IS MADE, AND THAT THE
INSTITUTION SHALL SUPPLY A COPY OF THIS NOTE TO THE MAKER.

SIGNATURE OF ENDORSER _____ DATE _____ / ____ / ____
PERMANENT ADDRESS _____ CITY, STATE, AND ZIP CODE _____ FORM 10-

WAYNE STATE UNIVERSITY

PROMISSORY NOTE
NATIONAL DIRECT STUDENT LOAN PROGRAM

THE MAKER UNDERSTANDS AND AGREES, AND IT IS UNDERSTOOD BETWEEN THE PARTIES THAT:

THE MAKER UNDERSTANDS THE NEEDS OF THE INDUSTRY.

I. ALL SUMS ADVANCED PURSUANT TO THIS NOTE ARE DRAWN FROM A FUND CREATED UNDER PART E OF TITLE IV OF THE HIGHER EDUCATION ACT OF 1965, AS AMENDED HERINAFTER CALLED THE ACT. SUCH TERMS OF THE NOTE AS ARE SUBJECT TO INTERPRETATION SHALL BE CONSTRUED IN THE LIGHT OF SUCH ACT AND FEDERAL REGULATIONS PERTAINING TO SUCH ACT, COPIES OF WHICH SHALL BE KEPT BY THE LENDING INSTITUTION.

II. REPAYMENT OF PRINCIPAL, TOGETHER WITH INTEREST THEREON, SHALL BE MADE OVER A PERIOD COMMENCING (EXCEPT WHEN PARAGRAPH II(3) IS APPLICABLE) 9 MONTHS AFTER THE DATE ON WHICH THE MAKER CEASES TO CARRY, AT AN INSTITUTION OF HIGHER EDUCATION, OR AT A COMPARABLE INSTITUTION OUTSIDE THE STATES APPROVED FOR THIS PURPOSE BY THE U.S. COMMISSIONER OF EDUCATION, HERINAFTER CALLED THE COMMISSIONER, AT LEAST ONE-HALF THE NORMAL FULL-TIME ACADEMIC WORK, AND ENDING 10 YEARS AND 9 MONTHS AFTER SUCH DATE. INTEREST OF 3 PER CENTUM PER ANNUM SHALL ACCRUE FROM THE BEGINNING OF SUCH REPAYMENT PERIOD. REBATE OF PRINCIPAL, TOGETHER WITH INTEREST THEREON, SHALL BE MADE IN EQUAL (OR, IF THE MAKER SO REQUESTS, IN GRADUATED INSTALLMENTS DETERMINED IN ACCORDANCE WITH SUCH SCHEDULES AS MAY BE APPROVED BY THE LENDING INSTITUTION AND THE COMMISSIONER) QUARTERLY, BIMONTHLY OR MONTHLY INSTALLMENTS (AS DETERMINED BY THE LENDING INSTITUTION) IN ACCORDANCE WITH THE SCHEDULE WHICH IS ATTACHED TO AND MADE PART OF THIS NOTE.

III. THIS NOTE IS SUBJECT ALSO TO THE FOLLOWING CONDITIONS:

(1) THE MAKER MAY AT HIS OPTION AND WITHOUT PENALTY PREPAY ALL OR ANY PART OF THE PRINCIPAL, PLUS THE ACCRUED INTEREST THEREON, AT ANY TIME.
(2) IN THE EVENT OF A FAILURE TO MEET A SCHEDULED REPAYMENT OF ANY OF THE INSTALLMENTS DUE ON THIS NOTE, THE ENTIRE UNPAID INDEBTEDNESS INCLUDING ACCRUED INTEREST THEREON SHALL, AT THE OPTION OF THE LENDING INSTITUTION, BECOME IMMEDIATELY DUE AND PAYABLE.

[3] INTEREST SHALL NOT ACCRUE, AND INSTALLMENTS NEED NOT BE PAID DURING ANY PERIOD (A) DURING WHICH THE MAKER IS CARRYING, AT AN INSTITUTION OF HIGHER EDUCATION OR AT A COMPARABLE INSTITUTION OUTSIDE THE STATES APPROVED FOR THIS PURPOSE BY THE COMMISSIONER, AT LEAST ONE-HALF THE NORMAL TIME ACADEMIC WORKLOAD OR (B) NOT IN EXCESS OF 3 YEARS DURING WHICH THE MAKER (I) IS ON FULL-TIME ACTIVE DUTY AS A MEMBER OF THE ARMED FORCES (ARMY, AIR FORCE, MARINE CORPS, OR COAST GUARD) OF THE UNITED STATES, (II) IS IN SERVICE AS A VOLUNTEER UNDER THE PEACE CORPS ACT, OR (III) IS IN SERVICE AS A VOLUNTEER UNDER TITLE VIII OF THE ECONOMIC OPPORTUNITY ACT OF 1965 (VISTA). ANY SUCH PERIOD IN (A) OR (B) SHALL NOT BE INCLUDED IN DETERMINING THE 10-YEAR PERIOD WHICH REPAYMENT MUST BE COMPLETED AS SPECIFIED IN PARAGRAPH II.

(5) IF, AFTER JUNE 30, 1972, THE MAKER UNDERTAKES SERVICE AS A FULL-TIME STAFF MEMBER IN A PRESCHOOL PROGRAM CARRIED ON UNDER SECTION 22(a)(11) OF THE ECONOMIC OPPORTUNITY ACT OF 1964 (HEAD START) WHICH IS OPERATED FOR A PERIOD WHICH IS COMPARABLE TO A FULL SCHOOL YEAR IN THE LOCALITY, AND PROVIDED THAT THE SALARY OF SUCH STAFF MEMBER IS NOT MORE THAN THE SALARY OF A COMPARABLE EMPLOYEE OF THE LOCAL EDUCATIONAL AGENCY, THE PRINCIPAL AMOUNT OF THIS NOTE SHALL BE REDUCED AT THE RATE OF 15 PER CENTUM OF THE TOTAL PRINCIPAL AMOUNT OF THE LOAN PLUS INTEREST THEREON FOR EACH COMPLETE YEAR OF SERVICE.

(6) IF, AFTER JUNE 30, 1972, THE MAKER SERVES AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES, UP TO 50 PER CENTUM OF THE PRINCIPAL AMOUNT OF THIS LOAN SHALL BE REDUCED AT THE RATE OF 12-1/2 PER CENTUM OF THE TOTAL PRINCIPAL AMOUNT OF THE LOAN, PLUS INTEREST THEREON, FOR EACH COMPLETE YEAR OF SERVICE IN AN AREA OF HOSTILITIES THAT QUALIFIES FOR SPECIAL PAY UNDER SECTION 310 OF TITLE 37, UNITED STATES CODE.

(7) THE MAKER IS RESPONSIBLE FOR INFORMING THE LENDING INSTITUTION OF ANY CHANGE OR CHANGES IN HIS ADDRESS.

(8) NOTWITHSTANDING THE REPAYMENT SCHEDULE OTHERWISE CALCULABLE TO PART II, THE MAKER SHALL REPAY THE TOTAL PRINCIPAL AMOUNT OF THIS LOAN IN 120 MONTHS AT A RATE NOT EXCEEDING 12% PER MONTH. IN THE EVENT THE MAKER RECEIVES OR HAS RECEIVED OTHER NATIONAL DIRECT STUDENT LOANS FROM OTHER FUNDS ALREADY, HE WILL PAY THE TOTAL PRINCIPAL AMOUNT OF THIS LOAN IN 120 MONTHS AT A RATE NOT EXCEEDING 12% PER MONTH.

THE RATE OF NOT LESS THAN \$30 PER MONTH. IN THE EVENT THAT THE TOTAL MONTHLY RATE AS PROVIDED BY THIS NOTE IS EXCEEDED BY THE ACT AT ONE OR MORE OTHER LENDING INSTITUTIONS, HE/SHE SHALL REPAY THIS NOTE AT A MONTHLY RATE EQUAL TO NOT LESS THAN THE AMOUNT BY WHICH THE TOTAL MONTHLY RATE OF PRINCIPAL REPAYMENT ON ALL SUCH OTHER LOANS EXCEEDS \$30.

(9) IF THE MAKER FAILS TO MAKE TIMELY PAYMENT OF ALL OR ANY PART OF A SCHEDULED INSTALLMENT, OR IF THE MAKER IS ELIGIBLE FOR DEFERMENT OR CANCELLATION OF PAYMENT (PURSUANT TO PART III(3), (4), (5), OR (6)), BUT FAILS TO SUBMIT TIMELY AND SATISFACTORY EVIDENCE THEREOF, THE MAKER PROMISES TO PAY THE CHARGE ASSESSED AGAINST HIM BY THE LENDING INSTITUTION. NO CHARGE MAY EXCEED (1) WHERE THE LOAN IS REPAYABLE IN MONTHLY INSTALLMENTS, \$1 FOR THE FIRST MONTH OR PART OF A MONTH BY WHICH SUCH INSTALLMENT OR EVIDENCE IS LATE, AND \$2 FOR EACH MONTH OR PART OF A MONTH THEREAFTER; OR (2) IN THE CASE OF A LOAN WHICH IS REPAYABLE IN BIMONTHLY OR QUARTERLY INSTALLMENTS, \$3 AND \$6, RESPECTIVELY, FOR EACH INSTALLMENT INTERVAL OR PART THEREOF BY WHICH SUCH INSTALLMENT OR EVIDENCE IS LATE. IF THE LENDING INSTITUTION ELECTS TO ADD THE ASSESSED CHARGE TO THE OUTSTANDING PRINCIPAL OF THE LOAN, IT SHALL SO INFORM THE MAKER PRIOR TO THE DUE DATE OF THE NEXT INSTALLMENT.

IV. THIS NOTE SHALL NOT BE ASSIGNED BY THE LENDING INSTITUTION EXCEPT, UPON TRANSFER OF THE MAKER TO ANOTHER INSTITUTION PARTICIPATING IN THIS PROGRAM, IF NOT SO PARTICIPATING, IS ELIGIBLE TO DO SO AND IS APPROVED BY THE COMMISSIONER FOR SUCH PURPOSE), TO SUCH INSTITUTION; PROVIDED THAT ASSIGNMENT IS MADE TO (A) INSTITUTIONS OTHER THAN THOSE TO WHICH THE MAKER HAS TRANSFERRED OR TO THE UNITED STATES WHERE THE LENDING INSTITUTION CEASES TO FUNDS AN EDUCATIONAL INSTITUTION AND (B) TO THE UNITED STATES IF THIS NOTE HAS BEEN IN DEFAULT FOR TWO YEARS. THE PROVISIONS OF THIS NOTE THAT RELATE TO A LENDING INSTITUTION SHALL WHERE APPROPRIATE RELATE TO AN ASSIGNEE.

V. THE MAKER HEREBY CERTIFIES THAT HE HAS LISTED BELOW ALL OF THE NATIONAL DIRECT STUDENT LOANS (OR NATIONAL DEFENSE STUDENT LOANS) HE HAS OBT.

1 S RUN NO. 97 6-25-76 285.00 FCC 48.00 CK CHECK NO. 933523
2 S
3 S BEST COPY AVAILABLE AT TIME OF IMAGING

MICHAEL A. JOHNSON

ID 2000-0003

PROMISE TO PAY WAYNE STATE UNIVERSITY, DETROIT, MICH.

THE SUM OF \$ 333.00 ADVANCED FOR SUMMER QUARTER 1976 TOGETHER WITH ALL ATTORNEY'S FEES.

OTHER COSTS AND CHARGES NECESSARY FOR THE COLLECTION OF ANY AMOUNT NOT PAID WHEN DUE.

SIGNATURE Michael O. Johnson DATE 12 July 1976

PERMANENT ADDRESS 4474 Third # 305 Detroit Mi 48201

[STREET OR BOX NUMBER, CITY, STATE, AND ZIP CODE.]
CAVEAT - THIS NOTE SHALL BE EXECUTED WITHOUT SECURITY AND WITHOUT ENDORSEMENT, EXCEPT THAT IF THE MAKER IS A MINOR AND THIS NOTE WOULD NOT, UND
LAW OF THE STATE IN WHICH THE LENDING INSTITUTION IS LOCATED, CREATE A BINDING OBLIGATION, EITHER SECURITY OR ENDORSEMENT MAY BE REQUIRED. THE LI
LAW, THE LENDER SHALL SUPPLY A COPY OF THIS NOTE TO THE MAKER.

INSTITUTION SHALL SUPPLY A COPY OF THE NEW
DATE _____, 19_____

PERMANENT ADDRESS _____ (STREET OR BOX NUMBER, CITY, STATE, AND ZIP CODE) FORM 10-424

WAYNE STATE UNIVERSITY

PROMISSORY NOTE
NATIONAL DIRECT STUDENT LOAN PROGRAM

THE MAKER UNDERSTANDS AND AGREES, AND IT IS UNDERSTOOD BETWEEN THE PARTIES THAT:

1. ALL SUMS ADVANCED PURSUANT TO THIS NOTE ARE DRAWN FROM A FUND CREATED UNDER PART E OF TITLE IV OF THE HIGHER EDUCATION ACT OF 1965, AS AMENDED HERINAFTER CALLED THE ACT. SUCH TERMS OF THE NOTE AS ARE SUBJECT TO INTERPRETATION SHALL BE CONSTRUED IN THE LIGHT OF SUCH ACT AND FEDERAL REGULATIONS PERTAINING TO SUCH ACT, COPIES OF WHICH SHALL BE KEPT BY THE LENDING INSTITUTION.

II. REPAYMENT OF PRINCIPAL, TOGETHER WITH INTEREST THEREON, SHALL BE MADE OVER A PERIOD COMMENCING (EXCEPT WHEN PARAGRAPH III(3) IS APPLICABLE) 9 MONTHS AFTER THE DATE ON WHICH THE MAKER CEASES TO CARRY, AT AN INSTITUTION OF HIGHER EDUCATION, OR AT A COMPARABLE INSTITUTION OUTSIDE THE STATES APPROVED FOR THIS PURPOSE BY THE U.S. COMMISSIONER OF EDUCATION, HEREINAFTER CALLED THE COMMISSIONER, AT LEAST ONE-HALF THE NORMAL FULL-TIME ACADEMIC WORK FOR THE PERIOD OF TIME FROM THE DATE OF GRANTING OF THE LOAN UNTIL THE DATE OF PAYMENT OF THE PRINCIPAL AND INTEREST THEREON. INTEREST OF 3 PER CENTUM PER ANNUM SHALL ACCRUE FROM THE BEGINNING OF SUCH REPAYMENT PERIOD. REPAYMENT OF PRINCIPAL, TOGETHER WITH INTEREST THEREON, SHALL BE MADE IN EQUAL (OR, IF THE MAKER SO REQUESTS, IN GRADUATED INSTALLMENTS DETERMINED IN ACCORDANCE WITH SUCH SCHEDULES AS MAY BE APPROVED BY THE LENDING INSTITUTION AND THE COMMISSIONER) QUARTERLY, BIMONTHLY OR MONTHLY INSTALLMENTS (AS DETERMINED BY THE LENDING INSTITUTION) IN ACCORDANCE WITH THE SCHEDULE WHICH IS ATTACHED TO AND MADE PART OF THIS NOTE.

III THIS NOTE IS SUBJECT ALSO TO THE FOLLOWING CONDITIONS:

(1) THE MAKER MAY AT HIS OPTION AND WITHOUT PENALTY PREPAY ALL OR ANY PART OF THE PRINCIPAL, PLUS THE ACCRUED INTEREST THEREON, AT ANY TIME.

(2) IN THE EVENT OF A FAILURE TO MEET A SCHEDULED REPAYMENT OF ANY OF THE INSTALLMENTS DUE ON THIS NOTE, THE ENTIRE UNPAID INDEBTEDNESS INCLUDING INTEREST DUE AND ACCRUED THEREON, SHALL, AT THE OPTION OF THE LENDING INSTITUTION, BECOME IMMEDIATELY DUE AND PAYABLE.

(3) INTEREST SHALL NOT ACCRUE, AND INSTALLMENTS NEED NOT BE PAID DURING ANY PERIOD: (A) DURING WHICH THE MAKER IS CARRYING, AT AN INSTITUTION OF HIGHER EDUCATION OR AT A COMPARABLE INSTITUTION OUTSIDE THE STATES APPROVED FOR THIS PURPOSE BY THE COMMISSIONER, AT LEAST ONE-HALF THE NORMAL FULL TIME ACADEMIC WORKLOAD OR (B) NOT IN EXCESS OF 3 YEARS DURING WHICH THE MAKER: (I) IS ON FULL-TIME ACTIVE DUTY AS A MEMBER OF THE ARMED FORCES (ARMY, NAVY, AIR FORCE, MARINE CORPS, OR COAST GUARD) OF THE UNITED STATES, (II) IS IN SERVICE AS A VOLUNTEER UNDER THE PEACE CORPS ACT, OR (III) IS IN SERVICE AS A VOLUNTEER UNDER TITLE VIII OF THE ECONOMIC OPPORTUNITY ACT OF 1965 (VISTA). ANY SUCH PERIOD IN (A) OR (B) SHALL NOT BE INCLUDED IN DETERMINING THE 10-YEAR PERIOD DURING WHICH REPAYMENT MUST BE COMPLETED AS SPECIFIED IN PARAGRAPH II.

(4) IF THE MAKER UNDERTAKES SERVICE AFTER JUNE 30, 1972, (A) AS A FULL-TIME TEACHER IN A PUBLIC OR OTHER NONPROFIT PRIVATE ELEMENTARY OR SECONDARY SCHOOL WHICH IS IN A SCHOOL DISTRICT OF A LOCAL EDUCATIONAL AGENCY WHICH IS ELIGIBLE IN SUCH YEAR FOR ASSISTANCE PURSUANT TO TITLE I OF THE ELEMENTARY-SECONDARY EDUCATION ACT OF 1965 AND WHICH FOR THE PURPOSES OF THIS CLAUSE AND FOR THAT YEAR HAS BEEN DESIGNATED BY THE COMMISSIONER IN ACCORDANCE WITH THE PROVISIONS OF SECTION 4651(A) (2) OF THE ACT AS A SCHOOL WITH A HIGH ENROLLMENT OF STUDENTS FROM LOW-INCOME FAMILIES, OR (B) AS A FULL-TIME TEACHER OF HANDICAPPED CHILDREN (INCLUDING MENTALLY RETARDED, HARD OF HEARING, DEAF, SPEECH IMPAIRED, VISUALLY HANDICAPPED, SERIOUSLY EMOTIONALLY DISTURBED OR OTHER HEALTH-IMPAIRED CHILDREN WHO BY REASON THEREOF REQUIRE SPECIAL EDUCATION) IN A PUBLIC OR OTHER NONPROFIT ELEMENTARY OR SECONDARY SCHOOL SYSTEM FOR EACH COMPLETE YEAR OF SUCH SERVICE THE AMOUNT OF THIS NOTE SHALL BE REDUCED AT THE RATE OF 15 PER CENTUM OF THE TOTAL PRINCIPAL AMOUNT OF THE LOAN PLUS INTEREST THEREON FOR THE FIRST AND SECOND YEAR OF SUCH SERVICE, 20 PER CENTUM OF THE TOTAL PRINCIPAL AMOUNT PLUS INTEREST THEREON FOR THE THIRD AND FOURTH YEAR OF SUCH SERVICE, AND 30 PER CENTUM OF THE TOTAL PRINCIPAL AMOUNT PLUS INTEREST THEREON FOR THE FIFTH YEAR OF SUCH SERVICE.

(5) IF, AFTER JUNE 30, 1972, THE MAKER UNDERTAKES SERVICE AS A FULL-TIME STAFF MEMBER IN A PRESCHOOL PROGRAM CARRIED ON UNDER SECTION 222(A) (1) OF THE ECONOMIC OPPORTUNITY ACT OF 1964 (HEAD START) WHICH IS OPERATED FOR A PERIOD WHICH IS COMPARABLE TO A FULL SCHOOL YEAR IN THE LOCALITY, AND PROVIDED THAT THE SALARY OF SUCH STAFF MEMBER IS NOT MORE THAN THE SALARY OF A COMPARABLE EMPLOYEE OF THE LOCAL EDUCATIONAL AGENCY, THE PRINCIPAL AMOUNT OF THIS NOTE SHALL BE REDUCED AT THE RATE OF 15 PER CENTUM OF THE TOTAL PRINCIPAL AMOUNT OF THE LOAN PLUS INTEREST THEREON FOR EACH COMPLETE YEAR OF SUCH SERVICE.

(6) IF, AFTER JUNE 30, 1972, THE MAKER SERVES AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES, UP TO 50 PER CENTUM OF THE PRINCIPAL AMOUNT OF THIS LOAN SHALL BE REDUCED AT THE RATE OF 12-1/2 PER CENTUM OF THE TOTAL PRINCIPAL AMOUNT OF THE LOAN, PLUS INTEREST THEREON, FOR EACH COMPLETE YEAR OF SERVICE IN AN AREA OF HOSTILITIES THAT QUALIFIES FOR SPECIAL PAY UNDER SECTION 310 OF TITLE 37, UNITED STATES CODE.

(7) THE MAKER IS RESPONSIBLE FOR INFORMING THE LENDING INSTITUTION OF ANY CHANGE OR CHANGES IN HIS ADDRESS.

(8) NOTWITHSTANDING THE REPAYMENT SCHEDULE OTHERWISE CALCULABLE TO PART II, THE MAKER SHALL REPAY THE TOTAL PRINCIPAL AMOUNT OF THIS LOAN AT THE RATE OF NOT LESS THAN \$30 PER MONTH, IN THE EVENT THE MAKER RECEIVES OR HAS RECEIVED OTHER NATIONAL DIRECT STUDENT LOANS FROM OTHER FUNDS AUTHORIZED BY THE ACT AT ONE OR MORE OTHER LENDING INSTITUTIONS, HE/SHE SHALL REPAY THIS NOTE AT A MONTHLY RATE EQUAL TO NOT LESS THAN THE AMOUNT BY WHICH \$30 EXCEEDS THE TOTAL MONTHLY RATE OF PRINCIPAL REPAYMENT ON ALL SUCH OTHER LOANS.

(9) IF THE MAKER FAILS TO MAKE TIMELY PAYMENT OF ALL OR ANY PART OF A SCHEDULED INSTALLMENT, OR IF THE MAKER IS ELIGIBLE FOR DEFERMENT OR CANCELLATION OF PAYMENT (PURSUANT TO PART III(3), (4), (5), OR (8)), BUT FAILS TO SUBMIT TIMELY AND SATISFACTORY EVIDENCE THEREOF, THE MAKER PROMISES TO PAY THE CHARGE ASSESSED AGAINST HIM BY THE LENDING INSTITUTION, NO CHARGE MAY EXCEED: (1) WHERE THE LOAN IS REPAYABLE IN MONTHLY INSTALLMENTS, \$1 FOR THE FIRST MONTH OR PART OF A MONTH BY WHICH SUCH INSTALLMENT OR EVIDENCE IS LATE, AND \$2 FOR EACH MONTH OR PART OF A MONTH THEREAFTER; OR (2) IN THE CASE OF A LOAN WHICH IS REPAYABLE IN BIMONTHLY OR QUARTERLY INSTALLMENTS, \$3 AND \$6, RESPECTIVELY, FOR EACH INSTALLMENT INTERVAL OR PART THEREOF BY WHICH SUCH INSTALLMENT OR EVIDENCE IS LATE. IF THE LENDING INSTITUTION ELECTS TO ADD THE ASSESSED CHARGE TO THE OUTSTANDING PRINCIPAL OF THE LOAN, IT SHALL SO INFORM THE MAKER PRIOR TO THE DUE DATE OF THE NEXT INSTALLMENT.

IV. THIS NOTE SHALL NOT BE ASSIGNED BY THE LENDING INSTITUTION EXCEPT, UPON TRANSFER OF THE MAKER TO ANOTHER INSTITUTION PARTICIPATING IN THIS PRO
JECT, IF NOT SO PARTICIPATING, IS ELIGIBLE TO DO SO AND IS APPROVED BY THE COMMISSIONER FOR SUCH PURPOSE, TO SUCH INSTITUTION; PROVIDED THAT ASSIGNMENT
IS MADE TO (A) INSTITUTIONS OTHER THAN THOSE TO WHICH THE MAKER HAS TRANSFERRED OR TO THE UNITED STATES WHERE THE LENDING INSTITUTION CEASES TO FUNI
AS AN EDUCATIONAL INSTITUTION AND (B) TO THE UNITED STATES IF THIS NOTE HAS BEEN IN DEFAULT FOR TWO YEARS. THE PROVISIONS OF THIS NOTE THAT RELATE TO
LENDING INSTITUTION SHALL WHERE APPROPRIATE RELATE TO AN ASSIGNEE.

V. THE MAKER HEREBY CERTIFIES THAT HE HAS LISTED BELOW ALL OF THE NATIONAL DIRECT STUDENT LOANS (OR NATIONAL DEFENSE STUDENT LOANS) HE HAS OBTAINED AT OTHER INSTITUTIONS.

SOCIAL WORK PRACTICAL WORK STUDENT LEARNER WORKERS INSTITUTIONS

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THE SUM OF \$ 310.00 ADVANCED FOR SPRING QUARTER 19 77 TOGETHER WITH ALL ATTORNEY'S FEES
OTHER COSTS AND CHARGES NECESSARY FOR THE COLLECTION OF ANY AMOUNT NOT PAID WHEN DUE.

SIGNATURE Michael C. Johnson DATE 9/11/11, 1911

PERMANENT ADDRESS 5538 Cass Apt 9 Detroit, MI 48202
(STREET OR BOX NUMBER, CITY, STATE, AND ZIP CODE)

CAVEAT - THIS NOTE IS SUBJECT TO THE LAW OF THE STATE IN WHICH IT WAS ISSUED. A BIDDER'S OBLIGATION, WHETHER SECURITY OR ENDORSEMENT, MAY BE REQUIRED. THE LENDER SHALL SUPPLY A COPY OF THIS NOTE TO THE MAKER.

SIGNATURE OF ENDORSER _____ DATE _____ 19 _____